

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

ERIC JOSEPH KAMINSKY

Debtor(s)

Case No. 17-24814JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/30/2017.
- 2) The plan was confirmed on 02/05/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 06/22/2018, 09/04/2019, 09/04/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/17/2019.
- 5) The case was converted on 09/10/2020.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 34.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$30,975.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$64,813.94
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$64,813.94**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,750.92
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,750.92**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BBY/CBNA	Unsecured	0.00	NA	NA	0.00	0.00
BHS FASTER CARE	Unsecured	155.02	NA	NA	0.00	0.00
BRAND SOURCE	Unsecured	2,797.94	NA	NA	0.00	0.00
BUTLER EMERGENCY PHYSICIANS	Unsecured	258.00	NA	NA	0.00	0.00
BUTLER IMAGING & INTERVENTIC	Unsecured	147.00	NA	NA	0.00	0.00
BUTLER MEDICAL PROVIDERS	Unsecured	255.66	NA	NA	0.00	0.00
BUTLER MEMORIAL HOSPITAL	Unsecured	2,619.00	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	150.00	296.86	296.86	0.00	0.00
CLEARVIEW FCU**	Secured	20,000.00	18,983.27	0.00	0.00	0.00
CLEARVIEW FCU**	Unsecured	13,087.00	11,878.76	11,878.76	0.00	0.00
CLEARVIEW FCU**	Unsecured	4,719.00	NA	NA	0.00	0.00
CLEARVIEW FCU**	Unsecured	2,000.00	4,632.69	4,632.69	0.00	0.00
CLEARVIEW FCU**	Unsecured	4,864.16	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER IN	Unsecured	170.00	NA	NA	0.00	0.00
CREDIT CONTROL CORPORATION	Unsecured	196.00	NA	NA	0.00	0.00
CREDIT CONTROL CORPORATION	Unsecured	51.00	NA	NA	0.00	0.00
CREDIT CONTROL CORPORATION	Unsecured	221.00	NA	NA	0.00	0.00
CREDIT CONTROL CORPORATION	Unsecured	60.00	NA	NA	0.00	0.00
CREDIT CONTROL CORPORATION	Unsecured	159.00	NA	NA	0.00	0.00
CREDITORS COLLECTION SVCS	Unsecured	72.00	NA	NA	0.00	0.00
FBC MORTGAGE LLC	Priority	0.00	350.00	0.00	0.00	0.00
FBC MORTGAGE LLC	Secured	217,767.00	220,492.61	33,286.36	33,286.36	0.00
FBC MORTGAGE LLC	Secured	0.00	5,903.84	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Secured	17,500.00	15,683.52	15,683.52	3,825.75	3,262.73
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	342.78	342.78	0.00	0.00
NORTHWEST BANK S/B/M NORTHV	Unsecured	4,500.00	4,125.12	4,125.12	0.00	0.00
REGIONAL ACCEPTANCE CORP	Secured	12,586.00	11,986.18	11,986.18	6,248.80	3,656.37

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$33,286.36	\$33,286.36	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$27,669.70	\$10,074.55	\$6,919.10
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$60,956.06	\$43,360.91	\$6,919.10
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$21,276.21	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$6,750.92</u>	
Disbursements to Creditors	<u>\$50,280.01</u>	
TOTAL DISBURSEMENTS :		<u>\$57,030.93</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 09/25/2020

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.